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ABSTRACT

A system and method for debt presentment and resolution through an Intranet or Internet content provider is disclosed.

Said system and method include a plurality of "transaction communities" which are electronic forums allowing interaction between a plurality of debtors and creditors through electronic mail (e-mail) or other electronic communication. The

A10 Internet/Intranet based software application allows debtors to access and input information related to a particular debt with any Internet browser software. Debtors are provided with the URL

10 (Universal Resource Locator) for a content provider along with a unique identification code from the collection agency(s) through mail correspondence or other communication. Upon the user

entering the URL and entering the identification code, the user may then proceed to choose from a variety of settlement options

15 listed on the HTML (HyperText Markup Language) page. A database system records the transaction(s) and synchronizes with the

database of the collection agency(s). The system and method has further applicability in providing demographically appropriate information to the debtor and in allowing other transactions,

20 such as charitable and campaign contributions.

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{CLEAN VERSION OF THE REPLACEMENT  
PAGES TO THE AMENDED ABSTRACT}